platform

Click user guide

Contents

The click user guide has been produced with intermediaries' busy schedules in mind. The system's intuitive design lends itself to a quick reference guide therefore, the user guide is split into the main steps of the application process making it easy to navigate to the screen required.

Click award winning functionality includes;

- Secure online payments
- Reduced processing times
- No paper form filling
- Electronic ID
- Pre-population of data to reduce keying
- Case tracking
- In built affordability calculator

We hope that you find this user guide helpful. Should you have any further questions or comments, please use the contact details below to let us know.

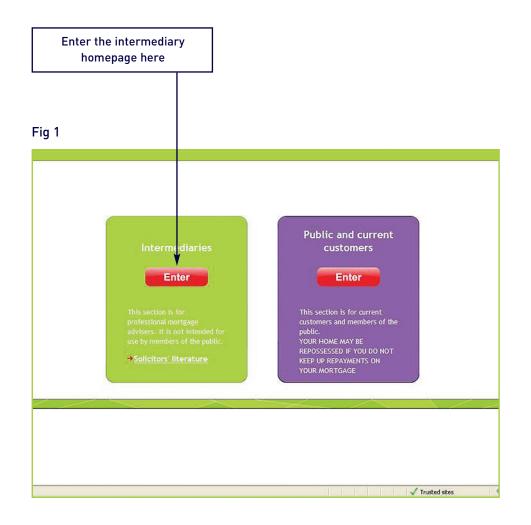


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Getting started

New user

If you are a new user to click, simply enter the intermediary homepage and click on the 'register' button within the click login box:



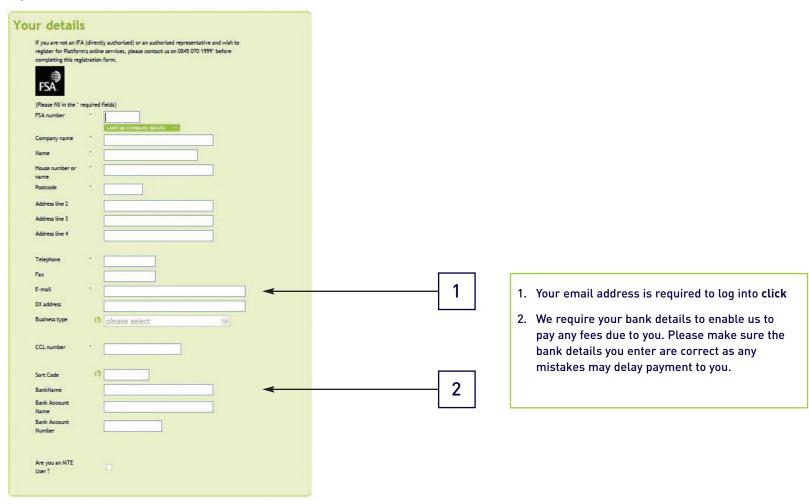


Getting started

New user

Once you click on the 'register' button, you will be taken to the registration page. All fields marked with a * are mandatory and need to be completed to register.

Fig 3

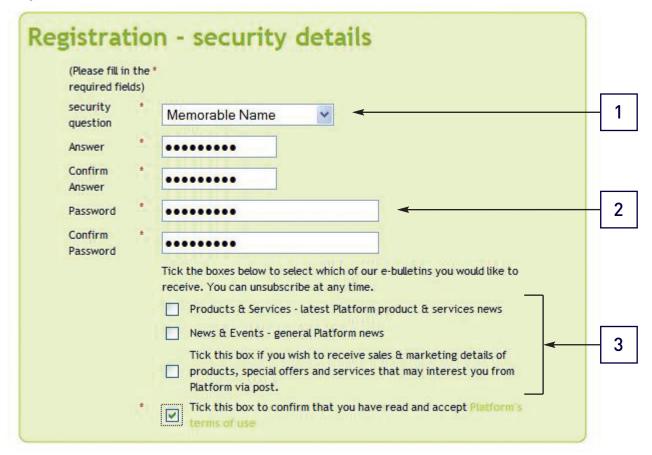


Getting started

Security details

Once you have completed the registration form you will need to select a security question and set your password.

Fig 4



- Your security question will be requested if you forget your password to enable us to confirm your identity.
- 2. Your password will be required to log into click.
- Before finalising your registration confirm whether you wish to receive updates on Platform's product and services via email and / or post.

Existing users

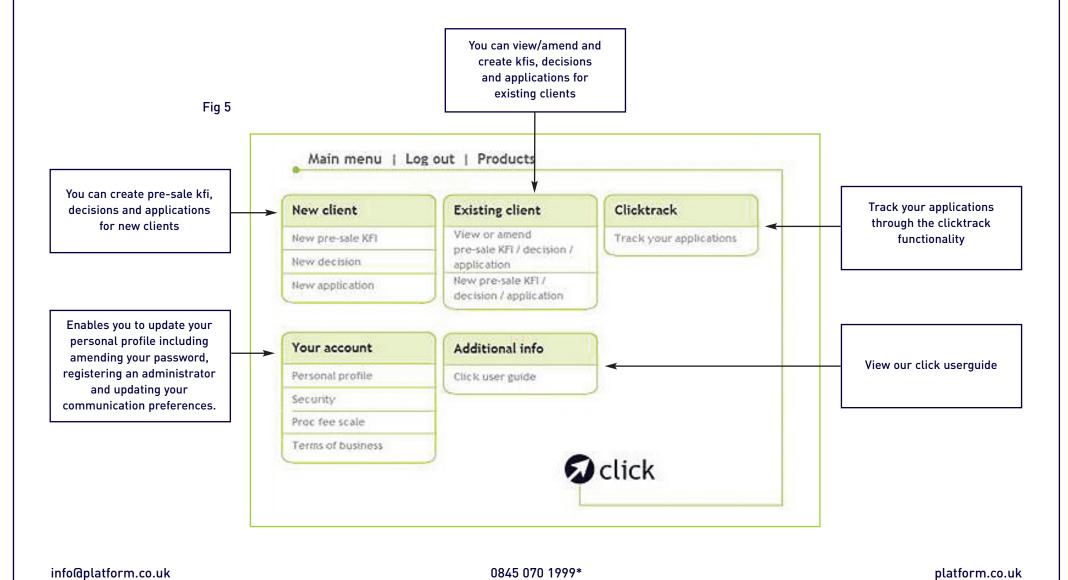
Once you have registered and become an existing user, you simply log in by entering your email address and password within the click login box. You will be able to access the click login box from all intermediary areas of the Platform website.

Please note, you can change your **click** login details within the 'Personal profile' screen of the **click** main menu page. See page 5 for further details.

If you have any problems registering on the click system, please contact our intermediary support team on 0845 070 1999* (option 1).

Click main menu

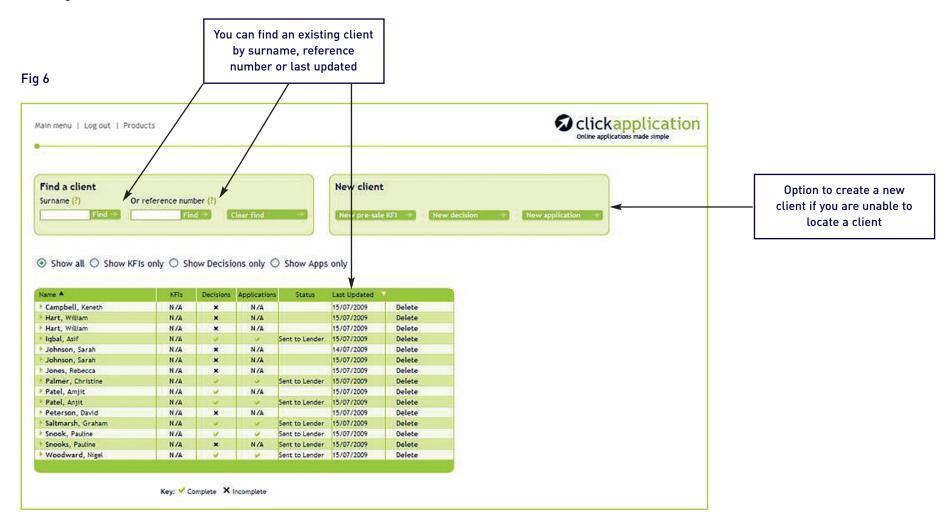
The first screen you will enter once logging in is the click main menu (see Fig 5)



Click main menu

Client list

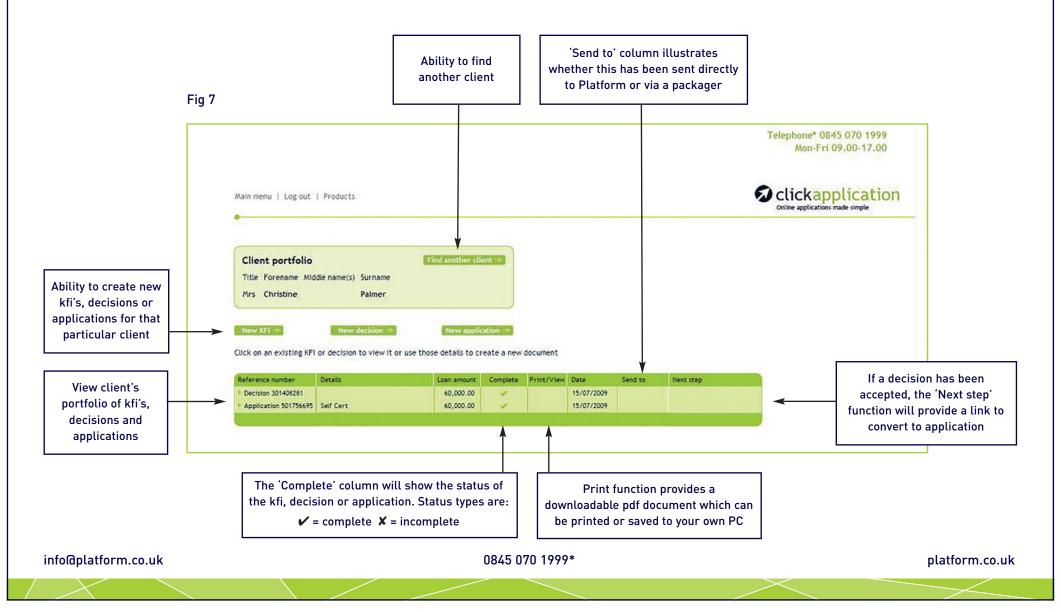
Once you have completed a kfi, decision or application for any client, these are added to the client list. The client list screen (Fig 6) can be accessed via the 'Existing client' section within the click main menu.



Click main menu

Client portfolio

Once you have created a kfi, decision or application for a client, a client portfolio (Fig 7) will be created.



Clickkfi

The first stage in the **click** process is **click**kfi. Information from the kfi can be transferred across to **click**decision and **click**application.

Please note: You can proceed directly to **click**decision if you have completed a 3rd party kfi, i.e. through sourcing systems, or if the case does not require a kfi.

Process

When processing a clickkfi you will be asked to complete the following screens:

Product details

This screen requires you to enter the customer and product details which include verifying your chosen business route (see Fig 8).

Loan details

You will be required to confirm and enter the details of:

- The loan e.g. purchase or remortgage
- Free Standard Legals (if applicable)
- Purchase price and loan amount (click will automatically calculate the LTV)
- Mortgage term
- Repayment type
- Tenure

Fee details

Here you can enter the details of the fees being charged to your customer and whether they will be added to the loan (see Fig 10 in 'Points to note' for more information).

Intermediary details

This screen shows confirmation of your company contact details.

Insurance & payment details

You can enter details of optional insurance details, for your reference.

Clickkfi

Points to note

Listed below are some useful tips to guide you through the screens of clickkfi:

Product details screen - business route selection

The business route selection gives you the option to send your business to Platform through several channels (see Fig 8). This information will then be pre-populated from the kfi through to application. Business routes available are:

- Direct to Platform this is to be selected when you wish to proceed on an unpackaged basis
- Via a Packager this is to be selected when you wish to use a packager
- Via a Branded Partner this is to be selected when you wish to use a branded partner

Fig 8

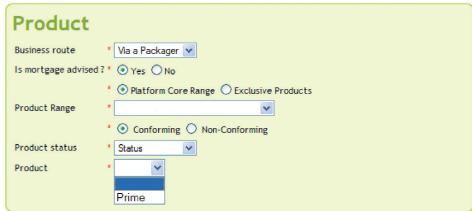


Product selection

The options available in the 'Product Range' (see Fig 9) field are determined by the 'Business Route' selected. This field is used to select the names of any additional parties involved with the case i.e. a packager name or mortgage club name. The selection of another party in this field will determine which products will be available for selection.

Please note: If you are an appointed representative of a network, this will automatically be identified when you log in and you will not require to enter any further details.

Fig 9



Clickkfi

Fee details screen

In the Fee details screen (Fig 10), you are asked to enter the fees that are being charged to your customer and select whether they will be added to the loan. Fee details include:

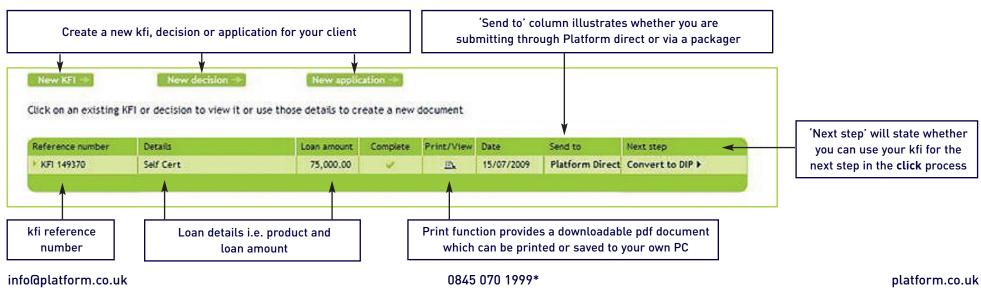
- Application fee
- Broker fee
- Legal / Free Standard Legals

You will also be asked to confirm the procuration fee paid by Platform (please refer to our product guide for further details on our introducer fees)

Management information

From the client portfolio screen (Fig 11) you can view details of the kfi:

Fig 11





Once you have completed a kfi you can convert to a decision. If your case does not require a kfi or you have obtained a kfi from another source, i.e. from a sourcing system, you can proceed straight to clickdecision.

Key features and benefits

- Information pre-populated from pre-sale kfi (if converted)
- Decisions are binding
- Electronic ID
- Affordability based lending model
- Cascade underwriting. If product selected is not available, a more suitable product will be provided
- Detailed shopping list provided of documentation required to complete the application

Process

When processing a clickdecision you will be asked to complete the following screens:

Product details

You will be required to enter further details of the products and loan within this screen e.g. purpose of the mortgage, purchase dates, original purchase price etc.

Applicants

Here you will be required to complete the following details on the applicants:

- Marital status
- Date of birth
- Number of dependents
- Address details for the last 3 years
- Residential status

Employment

In the employment screen, you will be asked to complete the applicant's employment details and provide information on any outstanding loans.

Credit history

The credit history screen requires confirmation as to whether the applicant has ever:

- Been made bankrupt
- Had a voluntary arrangement
- Had a property repossessed
- Received housing benefits

You will also be asked to provide details as to whether the applicant has had a mortgage or tenancy agreement in the last 12 months. If so, you will be asked to provide details if any arrears have been incurred.

Check and send

Check and send will then begin to process the clickdecision. You will be asked to confirm that you accept the terms and conditions of the decision and confirm that you are the packager or broker working on behalf of the applicant.

Results screen

The results screen will confirm whether the decision has been accepted. You will also be able to download a copy of the latest decision letter and convert to application.

Points to note

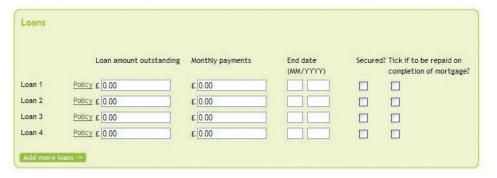
Listed below are some useful tips to guide you through the screens of clickdecision

Employment screen

Ensure that details of any outstanding loans and credit commitments are entered within the Employment screen (Fig 12).

This information will affect the final decision.

Fig 12

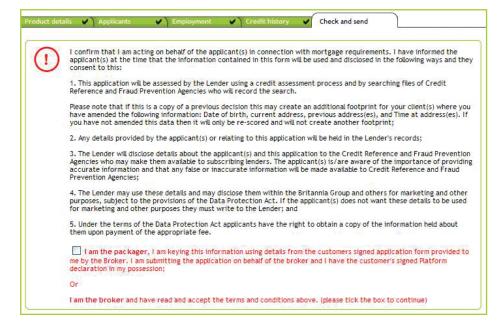


Check and send screen

At check and send (Fig 13), you will be asked to confirm that you accept a credit score is about to be run on your client.

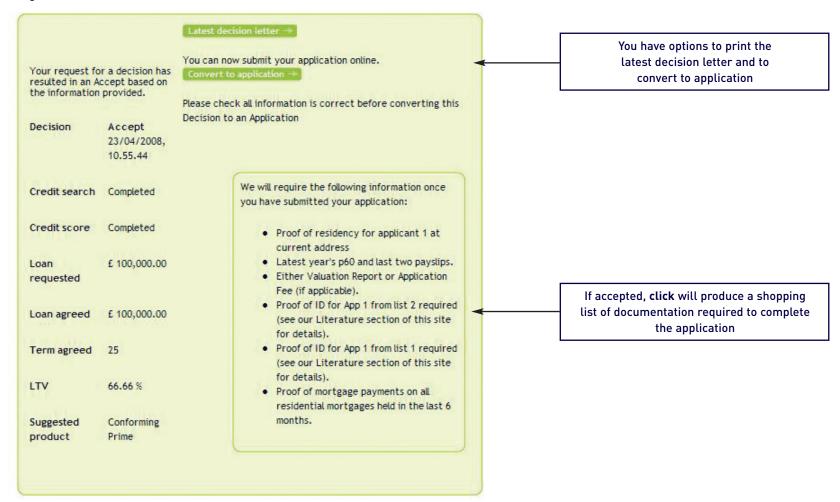
This will leave a hard footprint on your client's credit file.

Fig 13



Results screen

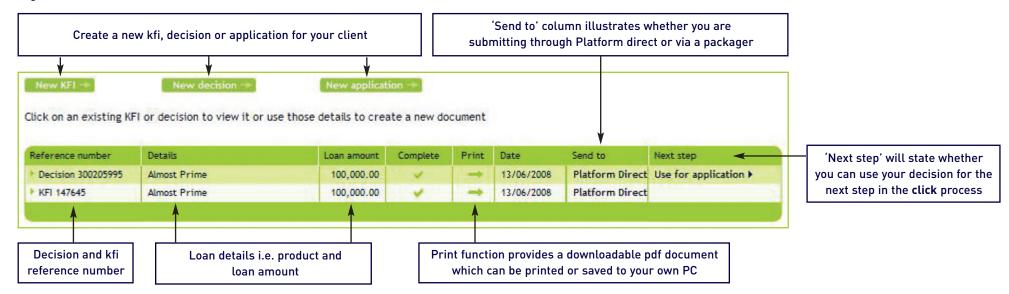
Fig 14



Management information

From the client portfolio screen you can view details of the kfi and decision:

Fig 15



Clickapplication

You can proceed to clickapplication once you have an accepted clickdecision.

Key features and benefits

- An accepted decision is required for application
- Information pre-populated from decision
- Automated Valuation Model
- Able to send to packager or Platform
- Pre-filled application form available at the end of the process
- Updated shopping list at the end of the process

Process

When processing a **click**application you will be asked to complete the following screens:

Confirm kfi

You will be asked to confirm whether you have supplied a Platform or 3rd party kfi.

Product

If you completed a Platform kfi, the information in the product screen will be prepopulated. If you have a 3rd party kfi, you will be required to enter the product selection.

Applicants

You will be required to enter the applicant's details such as:

- National insurance number
- Contact details
- Residential details
- Additional properties

Employment

In the employment screen you will be required to enter the employment details for your applicant(s).

Property

The property screen requires details of:

- The property that is being mortgaged
- Solicitor details
- Insurance details

Fees

On the fees screen, you will be required to enter and confirm the details of:

- Direct debit information
- Repayment vehicle
- Third party fees
- Applicant fees

Check

The check screen will verify whether any required information within the application has been missed or seems incorrect. You will also have the opportunity to add any additional information, confirm the direct debit information is correct and accept the terms and conditions before proceeding.

Score Result

Click will then re-score the application based on the further information supplied from the decision. Within this screen, you can either re-score at this point or finish the application and return to it at another time. Once you have rescored the application, the score result screen will advise whether the application has been accepted or declined.

Pay & Send - transaction details

In the final screen, 'transaction details', you will be required to enter the credit/debit card details being used to pay any additional fees that are not being added to the loan. Please note, only the applicant's or the introducer's card may be used to make this payment.

Score Result

Once this transaction has been made, **click** will also check whether the case is suitable for an automatic valuation (AVM). You will then be presented with one of three outcomes:

- The case is not suitable for an AVM (additional payment for a physical valuation will be requested)
- 2. The case is suitable for an AVM but not an instant offer
- 3. The case is suitable for an AVM and we were able to generate an instant offer Please refer to 'Points to note' for more information.

Clickapplication

Points to note

Listed below are some useful tips to guide you through the screens of clickapplication

Automatic valuation

Fig 16

Score Result: Accepted

Next steps

The automatic valuation was not successful, so a physical valuation will be instructed for this application.

Please use the Pay and Send to Platform link to pay the difference in valuation fees and your application will be submitted for processing.

Please refer to the Platform product guide for a breakdown of valuation fees.

WARNING: If this change results in the need for a revised presales KFI, please ensure you produce new documentation for your client.

Pay and Send

Score Result: Accepted

Next steps

This result is based on the outcome of an automatic valuation performed by Platform. No physical valuation will be required on this case.

- 1. Application received by Platform
- 2. Print Required Documents

The documents below need to be printed, signed and sent to Platform. This will allow us to process the application as quickly as possible.

If the case does not qualify for an AVM, you will be prompted to pay the remainder of the cost of a physical valuation fee.

If the case is suitable for an AVM a message will show that no physical valuation will be required.

We will also indicate what documentation is required to support the application.

The documents will be available to download from the results screen.

Clickapplication

Management information

Documents required to be sent back to Platform to allow us to process the application as quickly as possible

Print checklist of supporting items

Fig 17

Score Result: Accepted

Next steps

1. Application received by Platform

The automatic valuation was not successful and a physical valuation will be required, as stipulated earlier.

2. Print Required Documents

The documents below need to be printed, signed and sent to Platform. This will allow us to process the application as quickly as possible.

Checklist

Reference Permission Applicant 1

Please print and sign the reference request letters and send to us.

3. Provide supporting information

Please also provide the following information to support the application. You will need to supply all these items for the application to go to offer:

We will require the following information once you have submitted your application:

- · Proof of residency for applicant 1 at current address.
- · Proof of mortgage payments on all residential mortgages held in the last 6 months.
- . Latest year's P60 and last two payslips.
- . Proof of ID for applicant 1 from list 2 required (see our Literature section of this site for details).
- . Proof of ID for applicant 1 from list 1 required (see our Literature section of this site for details).
- · Please print and forward a signed reference permission form for applicant 1.

Print checklist of supporting items

Send all documents to:

Platform,

Exchange Tower,

2 Harbour Exchange Square,

London, E14 9FR.

Payment received

Thank you. We have received your payment of £275.00

Print receipt function for payments made by credit / debit card

Application summary

Loan amount £100,000.00 Term 25 years

Product Non Conforming, Almost

Prime, Status, Purchase, 66.66% LTV, 2 YR TRACKER 2 YR

TRACKER

2, Harbour Exchange Sq London Property

E14 9FR

United Kingdom

Please note if any of the application data has been changed you will need to review the documents listed beneath "Information to print for your records".

You may also wish to reprint these documents to ensure you have the most up to date information for your records.

Information to print for your records

Checklist

Pre-filled application

Reference Permission Applicant 1

Pre Sales KFI - Regulated

Dip response Letter

Application summary provides you with full details of the application

Information provided as a pdf document available to print for your records, e.g.

- Checklist
- Pre-filled application
- Reference permission
- Pre-sales kfi
- Dip response letter

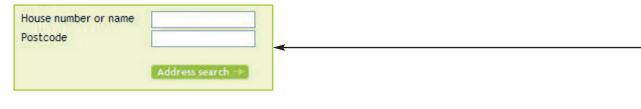
info@platform.co.uk 0845 070 1999*

platform.co.uk

General Click features

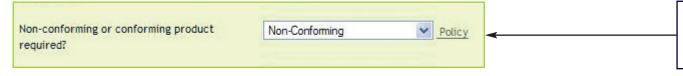
There are many functions within click that have been implemented to make the application process easier for you. Detailed below are some of the main functions:

Quick address



Enter the house number and postcode and our address search function will do the rest

Policy links



Policy links are situated within clickdecision and clickapplication. Each link will provide access to the relevant section of our lending policy

Help links



The help links(?) will provide details of what information is required and why

Save and go back to client list /portfolio



Throughout all screens of **click** you have the ability to either save and go back to the main client list, or save and go back to your particular client's portfolio. The links are situated at the bottom of every page

